

Printed on: 12/31/2022  
ISABEL C. BALBOA [ICB-99001-00]

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**IN THE UNITED STATES BANKRUPTCY COURT FOR  
THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Case Number: 22-16571 (ABA)

Aneudy Valerio and Faith M. Eckert  
135 East Rosedale Avenue  
Northfield, NJ 08225

Monthly Payment: \$930.00  
Payments / Month: 1  
Current Trustee Comp.: 9.60%

**For the period of 01/01/2022 to 12/31/2022**

**The following are receipts posted in this case within the above dates:**

| Date       | Amount   | Date       | Amount   | Date       | Amount   | Date       | Amount   |
|------------|----------|------------|----------|------------|----------|------------|----------|
| 10/24/2022 | \$310.00 | 11/02/2022 | \$310.00 | 11/21/2022 | \$310.00 | 12/30/2022 | \$930.00 |

**The following are the creditors who are set up to be paid through this plan:**

| CL# | Creditor Name                          | LVL | Claim Amt.  | Amt. Paid. | Balance Due | Paid this Period |
|-----|--|-----|-------------|------------|-------------|------------------|
| 0   | ANEUDY VALERIO                         | 5   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 0   | BRAD J. SADEK, ESQUIRE                 | 13  | \$830.00    | \$0.00     | \$830.00    | \$0.00           |
| 1   | PORTFOLIO RECOVERY ASSOCIATES, LLC     | 33  | \$2,046.16  | \$0.00     | \$2,046.16  | \$0.00           |
| 2   | AMERIHOM MORTGAGE COMPANY, LLC         | 24  | \$380.06    | \$0.00     | \$380.06    | \$0.00           |
| 3   | AMERICAN EXPRESS                       | 33  | \$2,008.09  | \$0.00     | \$2,008.09  | \$0.00           |
| 4   | CAPITAL ONE BANK USA, N.A.             | 33  | \$1,860.21  | \$0.00     | \$1,860.21  | \$0.00           |
| 5   | SYNCHRONY BANK                         | 33  | \$5,337.45  | \$0.00     | \$5,337.45  | \$0.00           |
| 6   | BANK OF AMERICA, N.A.                  | 33  | \$4,286.65  | \$0.00     | \$4,286.65  | \$0.00           |
| 7   | BARCLAYS BANK DELAWARE                 | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 8   | CAPITAL ONE BANK USA, N.A.             | 33  | \$1,246.37  | \$0.00     | \$1,246.37  | \$0.00           |
| 9   | JPMORGAN CHASE BANK, N.A.              | 33  | \$2,694.43  | \$0.00     | \$2,694.43  | \$0.00           |
| 10  | PORTFOLIO RECOVERY ASSOCIATES, LLC     | 33  | \$3,656.72  | \$0.00     | \$3,656.72  | \$0.00           |
| 11  | PORTFOLIO RECOVERY ASSOCIATES, LLC     | 33  | \$926.20    | \$0.00     | \$926.20    | \$0.00           |
| 12  | COMENITY BANK/EXPRESS                  | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 13  | DISCOVER BANK                          | 33  | \$6,137.60  | \$0.00     | \$6,137.60  | \$0.00           |
| 14  | AIDVANTAGE                             | 33  | \$40,827.79 | \$0.00     | \$40,827.79 | \$0.00           |
| 15  | HUD                                    | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 16  | HOUSEHOLD FINANCE CO/ONEMAIN FINANCIAL | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 17  | KOHL'S/CAPITAL ONE                     | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 18  | LENDINGCLUB BANK, N.A.                 | 33  | \$206.14    | \$0.00     | \$206.14    | \$0.00           |
| 19  | LVNV FUNDING, LLC                      | 33  | \$1,424.69  | \$0.00     | \$1,424.69  | \$0.00           |
| 20  | LENDINGCLUB BANK, N.A.                 | 33  | \$6,088.01  | \$0.00     | \$6,088.01  | \$0.00           |
| 21  | MARCUS BY GOLDMAN SACHS                | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 22  | MERIDIAN BANK                          | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 23  | NATIONSTAR MORTGAGE, LLC               | 24  | \$1,177.65  | \$0.00     | \$1,177.65  | \$0.00           |
| 24  | NAVIENT SOLUTIONS INC                  | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 25  | NAVY FEDERAL CREDIT UNION              | 33  | \$3,856.26  | \$0.00     | \$3,856.26  | \$0.00           |
| 26  | NETCREDIT                              | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 27  | PNC BANK, N.A.                         | 33  | \$4,182.88  | \$0.00     | \$4,182.88  | \$0.00           |

**THIS REPORT IS NOT TO BE CONSTRUED AS A PLAN PAYOFF FIGURE. PLEASE CONTACT THE TRUSTEE'S OFFICE, IN WRITING, TO RECEIVE AN ACCURATE PLAN PAYOFF FIGURE.**

| CL# | Creditor Name                         | LVL | Claim Amt.  | Amt. Paid. | Balance Due | Paid this Period |
|-----|---------------------------------------|-----|-------------|------------|-------------|------------------|
| 28  | SOFI LENDING CORP                     | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 29  | SPRING OAKS CAPITAL SPV, LLC          | 33  | \$1,831.52  | \$0.00     | \$1,831.52  | \$0.00           |
| 30  | SYNCB/PAYPALSMARTCONN                 | 33  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 31  | SYNCHRONY BANK/AMAZON                 | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 32  | SYNCHRONY BANK/JCPENNEY               | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 33  | SYNCHRONY BANK/LOWES                  | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 34  | SYNCHRONY BANK                        | 33  | \$4,114.13  | \$0.00     | \$4,114.13  | \$0.00           |
| 35  | SYNCHRONY BANK/TJX                    | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 36  | SYNCHRONY BANK                        | 33  | \$3,956.38  | \$0.00     | \$3,956.38  | \$0.00           |
| 38  | TARGET                                | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 39  | TRUIST BANK                           | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 40  | U.S. TRUSTEE                          | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 41  | PORTFOLIO RECOVERY ASSOCIATES, LLC    | 33  | \$4,304.35  | \$0.00     | \$4,304.35  | \$0.00           |
| 42  | UPSTART NETWORK, INC.                 | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 43  | VW CREDIT LEASING, LTD                | 28  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 44  | WELLS FARGO/FURNITURE MARKETING GROUP | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 45  | BRAD J. SADEK                         | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 46  | FAITH M. ECKERT                       | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 47  | ISABEL C. BALBOA                      | 0   | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 48  | U.S. DEPARTMENT OF HOUSING & URBAN    | 24  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 49  | LVNV FUNDING, LLC                     | 33  | \$5,217.53  | \$0.00     | \$5,217.53  | \$0.00           |
| 50  | DISCOVER BANK                         | 33  | \$3,898.34  | \$0.00     | \$3,898.34  | \$0.00           |
| 51  | NAVY FEDERAL CREDIT UNION             | 24  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 52  | NAVY FEDERAL CREDIT UNION             | 33  | \$15,109.06 | \$0.00     | \$15,109.06 | \$0.00           |
| 53  | U.S. SMALL BUSINESS ADMINISTRATION    | 24  | \$0.00      | \$0.00     | \$0.00      | \$0.00           |
| 54  | JPMORGAN CHASE BANK, N.A.             | 33  | \$4,346.08  | \$0.00     | \$4,346.08  | \$0.00           |
| 55  | QUANTUM3 GROUP, LLC                   | 33  | \$10,143.21 | \$0.00     | \$10,143.21 | \$0.00           |
| 56  | JPMORGAN CHASE BANK, N.A.             | 33  | \$6,288.27  | \$0.00     | \$6,288.27  | \$0.00           |
| 57  | PORTFOLIO RECOVERY ASSOCIATES, LLC    | 33  | \$2,662.24  | \$0.00     | \$2,662.24  | \$0.00           |
| 58  | LENDINGCLUB BANK, N.A.                | 33  | \$5,291.00  | \$0.00     | \$5,291.00  | \$0.00           |
| 59  | SPRING OAKS CAPITAL SPV, LLC          | 33  | \$13,685.45 | \$0.00     | \$13,685.45 | \$0.00           |
| 60  | SPRING OAKS CAPITAL SPV, LLC          | 33  | \$12,475.46 | \$0.00     | \$12,475.46 | \$0.00           |
| 61  | SPRING OAKS CAPITAL SPV, LLC          | 33  | \$1,059.62  | \$0.00     | \$1,059.62  | \$0.00           |
| 62  | SPRING OAKS CAPITAL SPV, LLC          | 33  | \$2,401.82  | \$0.00     | \$2,401.82  | \$0.00           |

#### Case Steps

| Start Date | No. Months            | Payment    |
|------------|-----------------------|------------|
| 09/01/2022 | 3.00                  | \$0.00     |
| 12/01/2022 | Paid to Date          | \$930.00   |
| 01/01/2023 | 56.00                 | \$1,196.00 |
| 09/01/2027 | Projected end of plan |            |

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Case Number: 22-16571 (ABA)

|                                      |                        |
|--------------------------------------|------------------------|
| Total payments received this period: | \$1,860.00             |
| Total paid to creditors this period: | \$0.00                 |
| Undistributed Funds on Hand:         | \$1,700.04             |
| Arrearages:                          | (\$930.00)             |
| Attorney:                            | BRAD J. SADEK, ESQUIRE |

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